Fill in this information to identify your case and this filing:

Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1.

6117 Sammye Ln.
Street address, if available, or other description

San Angelo TX 76904
City State ZIP Code

County

Legal Description: Lot 7, Sec 2, Block 2, Saddle Subdivision, City of San Angelo, County of Tom Green, State of Texas

What is the property?
Check all that apply.

☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property?
Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$400,000.00	**$400,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead

☑ **Check if this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here... ➔ **$400,000.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☑ Yes

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

3.1.
Make: **Ford**
Model: **F-150**
Year: **2019**
Approximate mileage: **11,000**
Other information:
2019 Ford F-150 (approx. 11,000 miles)

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$45,000.00	**$45,000.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☑ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.. ➔ **$45,000.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
- ☑ Yes. Describe..... **Normal Household Goods** — **$5,500.00**

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
- ☑ Yes. Describe..... **Normal Household Electronics** — **$1,000.00**

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☑ No
- ☐ Yes. Describe.....

9. Equipment for sports and hobbies
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
- ☑ Yes. Describe..... **4 Bikes, Softball Misc., Eliptical Machine** — **$300.00**

10. Firearms
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No
- ☑ Yes. Describe..... **S&W 40Cal. Pistol** — **$400.00**

11. Clothes
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
- ☑ Yes. Describe..... **Normal Wearing Apparel (Family of 4)** — **$800.00**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

12. Jewelry
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☑ Yes. Describe..... **$2000.00 - Woman's Wedding Ring**
$150.00 - Man's Wedding Ring
$300.00 - 2 Smart Watches
$400.00 - 2 Men's Watches
$200.00 - Woman's Misc. Costume Jewelry — **$3,050.00**

13. Non-farm animals
Examples: Dogs, cats, birds, horses

☐ No
☑ Yes. Describe..... **1 Dog** — **$0.01**

14. Any other personal and household items you did not already list, including any health aids you did not list

☑ No
☐ Yes. Give specific information.............

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here....... ➔ **$11,050.01**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☑ Yes....... Cash: **$50.00**

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☑ Yes........................... Institution name:

17.1.	Checking account:	**Checking account at Wells Fargo**	**$19,000.00**
17.2.	Savings account:	**Savings account at Wells Fargo**	**$162.00**

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes........................... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No
☐ Yes. Give specific information about them.......................... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them.......................... Issuer name:

21. Retirement or pension accounts
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
☑ Yes. List each account separately.

Type of account:	Institution name:	
Retirement account:	**Retirement account through YMCA**	**$2,000.00**
Retirement account:	**Retirement account Through VA**	**$71,355.05**

22. Security deposits and prepayments
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes........................... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☑ No
☐ Yes........................... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes........................... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☑ No
☐ Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No
☐ Yes. Give specific information about them

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera** Case number (if known) **19-60085-7**

Money or property owed to you? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No
☑ Yes. Give specific information about them, including whether you already filed the returns and the tax years..................... **Federal: Possible Tax Refund for 2019. Amt: $4,500.00**

Federal: **$4,500.00**
State: **$0.00**
Local: **$0.00**

29. Family support
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information

Alimony:
Maintenance:
Support:
Divorce settlement:
Property settlement:

30. Other amounts someone owes you
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information

31. Interests in insurance policies
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No
☑ Yes. Name the insurance company of each policy and list its value...............

Company name:	Beneficiary:	Surrender or refund value:
2 Term Policies, 1 through Primeamerica, 1 through Midland Life Ins.= No C.S.V.		**$0.00**

32. Any interest in property that is due you from someone who has died
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☑ No
☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
☐ Yes. Describe each claim........

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☑ No
☐ Yes. Describe each claim........

35. Any financial assets you did not already list

☑ No
☐ Yes. Give specific information

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.. ➔ **$97,067.05**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☑ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☑ No
☐ Yes. Describe..

39. Office equipment, furnishings, and supplies
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☑ No
☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☑ No
☐ Yes. Describe..

41. Inventory

☑ No
☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☑ No
☐ Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe.....

44. Any business-related property you did not already list

☑ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.. ➔ **$0.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☑ No. Go to Part 7.
☐ Yes. Go to line 47.

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals
Examples: Livestock, poultry, farm-raised fish

☑ No
☐ Yes....

48. Crops--either growing or harvested

☑ No
☐ Yes. Give specific information................

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☑ No
☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

☑ No
☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

☑ No
☐ Yes. Give specific information................

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.. ➔ **$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.. ➔ **$0.00**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		➔	**$400,000.00**
56. Part 2: Total vehicles, line 5	**$45,000.00**		
57. Part 3: Total personal and household items, line 15	**$11,050.01**		
58. Part 4: Total financial assets, line 36	**$97,067.05**		
59. Part 5: Total business-related property, line 45	**$0.00**		
60. Part 6: Total farm- and fishing-related property, line 52	**$0.00**		
61. Part 7: Total other property not listed, line 54	+ **$0.00**		
62. Total personal property. Add lines 56 through 61	**$153,117.06**	Copy personal property total ➔	+ **$153,117.06**
63. Total of all property on Schedule A/B. Add line 55 + line 62			**$553,117.06**

Fill in this information to identify your case:

Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
   ☑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption*	**Specific laws that allow exemption**
Brief description: **6117 Sammye Ln. Legal Description: Lot 7, Sec 2, Block 2, Saddle Subdivision, City of San Angelo, County of Tom Green, State of Texas** Line from *Schedule A/B:* **1.1**	**$400,000.00**	☑ **$11,266.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**
Brief description: **2019 Ford F-150 (approx. 11,000 miles)** Line from *Schedule A/B:* **3.1**	**$45,000.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(2)**

3. **Are you claiming a homestead exemption of more than $170,350?**
   (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

   ☑ No
   ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
   - ☐ No
   - ☐ Yes

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**

Case number (if known) **19-60085-7**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: **Normal Household Goods** Line from *Schedule A/B*: **6**	**$5,500.00**	☑ **$5,500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Brief description: **Normal Household Electronics** Line from *Schedule A/B*: **7**	**$1,000.00**	☑ **$1,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Brief description: **4 Bikes, Softball Misc., Eliptical Machine** Line from *Schedule A/B*: **9**	**$300.00**	☑ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **S&W 40Cal. Pistol** Line from *Schedule A/B*: **10**	**$400.00**	☑ **$400.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Normal Wearing Apparel (Family of 4)** Line from *Schedule A/B*: **11**	**$800.00**	☑ **$800.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Brief description: **$2000.00 - Woman's Wedding Ring** **$150.00 - Man's Wedding Ring** **$300.00 - 2 Smart Watches** **$400.00 - 2 Men's Watches** **$200.00 - Woman's Misc. Costume Jewelry** Line from *Schedule A/B*: **12**	**$3,050.00**	☑ **$3,050.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(4)**
Brief description: **1 Dog** Line from *Schedule A/B*: **13**	**$0.01**	☑ **$0.01** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Normal Cash on Hand** Line from *Schedule A/B*: **16**	**$50.00**	☑ **$50.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: **Checking account at Wells Fargo** Line from *Schedule A/B*: **17.1**	**$19,000.00**	☑ **$19,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Savings account at Wells Fargo** Line from *Schedule A/B*: **17.2**	**$162.00**	☑ **$162.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Retirement account through YMCA** Line from *Schedule A/B*: **21**	**$2,000.00**	☑ **$2,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(10)(E)**
Brief description: **Retirement account Through VA** Line from *Schedule A/B*: **21**	**$71,355.05**	☑ **$71,355.05** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(10)(E)**
Brief description: **Possible Tax Refund for 2019** Line from *Schedule A/B*: **28**	**$4,500.00**	☑ **$4,500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **2 Term Policies, 1 through Primeamerica, 1 through Midland Life Ins.= No C.S.V.** Line from *Schedule A/B*: **31**	**$0.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(10)(E)**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

☑ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	**Nissan Motor Acceptance Corp/Infinity Lt** (Name) **Attn: Bankruptcy** (Number Street) **PO Box 660360** **Dallas** (City) **TX** (State) **75266** (ZIP Code)	**Lease a 2017 Infinity Q80 for $1494 Per Month Contract to be ASSUMED**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☑ No
   - ☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** *(Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☐ No. Go to line 3.
   - ☑ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ☐ No
     - ☑ Yes

     In which community state or territory did you live? **Texas** Fill in the name and current address of that person.

     Larissa Rivera
     Name of your spouse, former spouse, or legal equivalent
     6117 Sammye Lane
     Number Street

     San Angelo **TX** **76904**
     City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D, Schedule E/F, or Schedule G* to fill out Column 2.**

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	**NORTHERN DISTRICT OF TEXAS**		
Case number (if known)	**19-60085-7**		

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☑ Employed ☐ Not employed
Occupation	**Physician**	**Administration at YMCA**
Employer's name	**West TX VA**	**YMCA**
Employer's address	**2018 Pulliam St.** (Number Street) **San Angelo TX 76904** (City State Zip Code)	**353 S. Randolph** (Number Street) **San Angelo TX 76904** (City State Zip Code)
How long employed there?	**7 Years**	**2 Months**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	**$15,372.41**	**$2,603.62**
3. **Estimate and list monthly overtime pay.**	3. +	**$0.00**	**$0.00**
4. **Calculate gross income.** Add line 2 + line 3.	4.	**$15,372.41**	**$2,603.62**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
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			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here .... ➔	4.	**$15,372.41**	**$2,603.62**
5.	**List all payroll deductions:**			
	5a. Tax, Medicare, and Social Security deductions	5a.	**$3,740.21**	**$353.01**
	5b. Mandatory contributions for retirement plans	5b.	**$341.88**	**$52.06**
	5c. Voluntary contributions for retirement plans	5c.	**$0.00**	**$0.00**
	5d. Required repayments of retirement fund loans	5d.	**$1,721.94**	**$0.00**
	5e. Insurance	5e.	**$1,740.76**	**$0.00**
	5f. Domestic support obligations	5f.	**$0.00**	**$0.00**
	5g. Union dues	5g.	**$43.33**	**$0.00**
	5h. Other deductions. Specify:	5h.+	**$0.00**	**$0.00**
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	**$7,588.12**	**$405.07**
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	**$7,784.29**	**$2,198.55**
8.	**List all other income regularly received:**			
	8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	**($950.00)**	**$0.00**
	8b. Interest and dividends	8b.	**$0.00**	**$0.00**
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	**$0.00**	**$0.00**
	8d. Unemployment compensation	8d.	**$0.00**	**$0.00**
	8e. Social Security	8e.	**$0.00**	**$0.00**
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	**$0.00**	**$0.00**
	8g. Pension or retirement income	8g.	**$0.00**	**$0.00**
	8h. Other monthly income. Specify:	8h.+	**$0.00**	**$0.00**
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	**($950.00)**	**$0.00**

10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. **$6,834.29** + **$2,198.55** = **$9,032.84**

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: 11. + **$0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. **$9,032.84**
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ☑ No.
- ☐ Yes. Explain:

None.

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

8a. Attached Statement (Debtor 1)

License, Continued Education in Puerto Rico, Travel

Gross Monthly Income: **$0.00**

Expense	Category	Amount	
Travel		**$500.00**	
Continued Education		**$300.00**	
License		**$150.00**	
Total Monthly Expenses			**$950.00**
Net Monthly Income:			**($950.00)**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

Check if this is:

☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ☐ No. Go to line 2.
   - ☑ Yes. **Does Debtor 2 live in a separate household?**
     - ☑ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. **Do you have dependents?**
   Do not list Debtor 1 and Debtor 2.
   Do not state the dependents' names.
   - ☐ No
   - ☑ Yes. Fill out this information for each dependent....................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
boy	**18 Months**	☐ No ☑ Yes
girl	**5 Years**	☐ No ☑ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**
   - ☑ No
   - ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	**$3,056.26**
If not included in line 4:		
4a. Real estate taxes	4a.	**$0.00**
4b. Property, homeowner's, or renter's insurance	4b.	**$0.00**
4c. Home maintenance, repair, and upkeep expenses	4c.	**$150.00**
4d. Homeowner's association or condominium dues	4d.	**$0.00**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**

Case number (if known) **19-60085-7**

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	**$378.00**
	6b. Water, sewer, garbage collection	6b.	**$260.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	**$490.00**
	6d. Other. Specify: **Security**	6d.	**$65.00**
7.	**Food and housekeeping supplies**	7.	**$950.00**
8.	**Childcare and children's education costs**	8.	**$660.00**
9.	**Clothing, laundry, and dry cleaning**	9.	**$240.00**
10.	**Personal care products and services**	10.	**$200.00**
11.	**Medical and dental expenses**	11.	**$350.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	**$840.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	**$150.00**
14.	**Charitable contributions and religious donations**	14.	**$150.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	**$40.00**
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	**$370.00**
	15d. Other insurance. Specify:	15d.	
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1 **2018 Ford F-150**	17a.	**$813.80**
	17b. Car payments for Vehicle 2 **2017 Infinity QX80**	17b.	**$1,494.00**
	17c. Other. Specify:	17c.	
	17d. Other. Specify:	17d.	
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**	18.	
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera** Case number (if known) **19-60085-7**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a.	Mortgages on other property	20a.	
20b.	Real estate taxes	20b.	
20c.	Property, homeowner's, or renter's insurance	20c.	
20d.	Maintenance, repair, and upkeep expenses	20d.	
20e.	Homeowner's association or condominium dues	20e.	

21. Other. Specify: **Birthday & X-Mas Gifts & haircut** 21. + **$150.00**

22. Calculate your monthly expenses.

22a.	Add lines 4 through 21.	22a.	**$10,807.06**
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	**$10,807.06**

23. Calculate your monthly net income.

23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	**$9,032.84**
23b.	Copy your monthly expenses from line 22c above.	23b.	– **$10,807.06**
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	**($1,774.22)**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.
☐ Yes. Explain here:
None.

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B **$400,000.00**

1b. Copy line 62, Total personal property, from Schedule A/B **$153,117.06**

1c. Copy line 63, Total of all property on Schedule A/B **$553,117.06**

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... **$462,760.00**

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F........ **$0.00**

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F........ + **$297,586.00**

Your total liabilities **$760,346.00**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
Copy your combined monthly income from line 12 of Schedule I........ **$9,032.84**

5. *Schedule J: Your Expenses* (Official Form 106J)
Copy your monthly expenses from line 22c of Schedule J........ **$10,807.06**

Debtor 1 **Jose Antonio Ayala Torres**
Debtor 2 **Larissa Rivera**
Case number (if known) **19-60085-7**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☑ Yes

7. What kind of debt do you have?

☑ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income:* Copy your total current monthly income from Official Form 122A-1 Line 11; **OR,** Form 122B Line 11; **OR,** Form 122C-1 Line 14. **$16,246.78**

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F:*

From Part 4 on *Schedule E/F,* copy the following:

	Total claim
9a. Domestic support obligations. (Copy line 6a.)	**$0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	**$0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	**$0.00**
9d. Student loans. (Copy line 6f.)	**$185,624.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	**$0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ **$0.00**
9g. **Total.** Add lines 9a through 9f.	**$185,624.00**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	**Jose**	**Antonio**	**Ayala Torres**
Debtor 2 (Spouse, if filing)	**Larissa**		**Rivera**

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number (if known) **19-60085-7**

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ______________________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jose Antonio Ayala Torres
Jose Antonio Ayala Torres, Debtor 1

Date ____________
MM / DD / YYYY

X /s/ Larissa Rivera
Larissa Rivera, Debtor 2

Date ____________
MM / DD / YYYY